

PayMate

Business Payments Made Easy



Commercial credit cards as a payment mode unfolds immense potential for all financial institutions and businesses in a digital-first business landscape. With their built-in credit limit advantage, credit cards can significantly support working capital requirements.

Now imagine an efficient B2B SAAS payments platform with APIs that can integrate with the underlying systems of all FI's and businesses. They can now enjoy a complete digitized experience - end-to-end automated payments, straight-through processing and automated reconciliation. No more challenges of siloed payments, manual processes, multiple payment mechanisms, and bank accounts.

That is what PayMate has to offer.

PayMate

Simplifying B2B Payments Across the World

We are one of the rapidly growing catalysts in the B2B payments landscape, revolutionizing online commercial card-based payments, driving innovation and redefining the future of B2B transactions on a global scale.





USD 11 Bn payments processed in FY 2023



1,500+ large enterprises



2,00,000+ suppliers



2,00,000+ small businesses

Wide-Ranging Industry Coverage

As a unified B2B payments platform, we offer your customers, a wide bouquet of payment services across major industries. We seamlessly digitize, automate, and optimize B2B payments within intricate supply chains.



Automotive



Cement



Media



FMCG



Metals



Paints



Travel & Airline



Manufacturing



Trading



Logistics



Financial Services

Our proven track record of success extends across a wide spectrum of industries and our transformative approach has fostered remarkable success stories, driving enhanced operational efficiency, accelerated growth, and improved financial management. As part of our ongoing expansion efforts, we are extending our global reach into Eastern Europe, the Middle East, Africa, and Asia Pacific.

PayMate

A Full-Stack Supply Chain Payments Platform

Our cloud-based platform can be deployed on the web, through Android and IOS systems, and through its APIs. Covering the entire spectrum of B2B payments, it accelerates your customers' transformation to digital payments.



Accounts Payables

- Omni-channel automated payments to suppliers, statutory and utility bill payments
- Payments through mobile app
- Utilize commercial card limits offered by banks

Value to business

- Improved cash flow management
- Card payments to any non-card accepting supplier



Accounts Receivables

- Faster payments, lower DSO
- Ability to schedule collections, set recurring payments and reminders
- Customized programs for issuers, corporates and dealers
- Integration with ERP's for automated reconciliation
- High scalability, speedy implementation

Value to business

- Completely digitized collection process
- Increased collection efficiency
- Reduced cost of collection



Invoice Discounting

- Early payments to suppliers for savings on each invoice.
- Dynamic discounting engine using AI / ML capabilities
- Efficient supplier management
- Configurable approval matrix
- Total integration with customer's ERP for client control

Value to business

- Digitally streamlined supplier management
- Optimization of working capital



Supplier-Funded Payments

- Zero-cost supplier payments by leveraging commercial card limit
- Generation of treasury income using bank's commercial credit card limits
- Merchant discount rate on card payments for early supplier payments

Value to business

Utilize self-funds to generate income - use funds from commercial card at zero cost to make supplier payments.



Embedded Finance

- Ability to embed PayMate platform on partner's mobile & web platforms.
- Capture downstream payments from partner's customers
- API-as-a-service core functionality for FIs, banks, acquirers, processor's, and other fintech's
- Add ons - loans, expense management

Value to business

Ability to capture new payment flows from existing customers

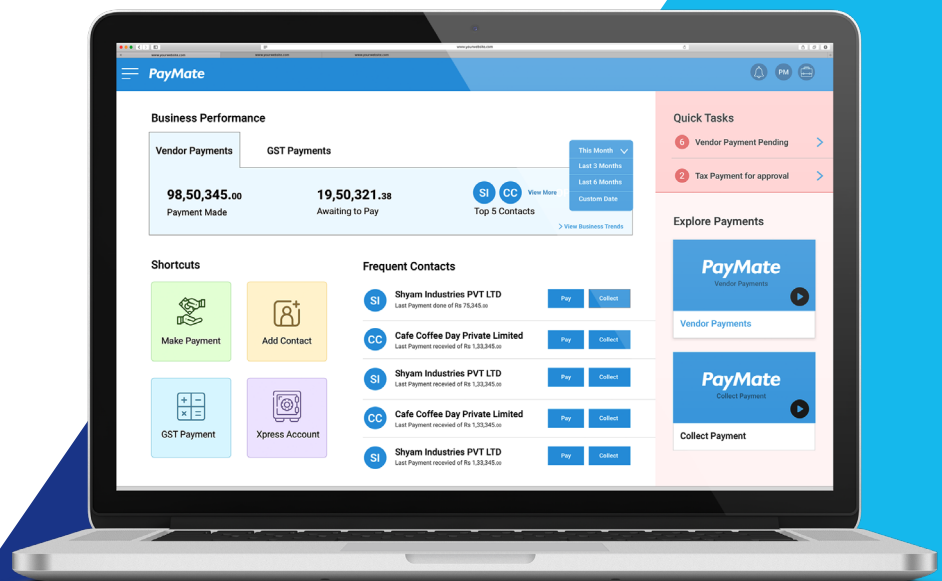
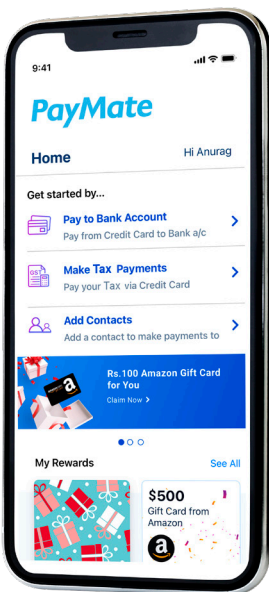


Program Management

- End-to-end commercial card program management for issuers, banks
- Replace retail card programs with commercial card programs.
- Modules available on issuance, sales, risk, operations, and recovery- individually or as a package

Value to business

- Digital & streamlined management of suppliers
- Working capital optimization





PayMate

Value-Adding Differentiators

Across small, medium and large businesses, our clients are our biggest advocates, as they experience tremendous value-adding differentiators.



Easy integration with existing business processes and systems (ERP)



Control features for easy configuration of approval workflows



Accommodates and complements existing processes with minimal disruption



Can be localized based on geography and government regulations

How PayMate Adds Value for Financial Institutions and FinTech's

Partnering with PayMate enables you to deliver an enriched payments experience for your customers across small, medium and large businesses. Your corporates, suppliers and buyers can experience the following advantages.

- **Faster, simplified, and automated digital payments with corporate and business credit cards** - be it supplier payments, supply-chain collections, utility payments, statutory payments, etc.
- **Digital invoicing (GST compliant) over email** - with easy tracking for delivery, opening and processing
- **Self-service portal for a centralized view** of all outstanding payments, collection requests, and payment history
- **Straight through reconciliation of payments against invoices to the ERP** - reduces manual effort of approvals, tracking, follow-up, scheduling, and updating
- **Accurate and auditable payment records** - reduces reconciliation costs
- **Efficient management of working capital** - leverage the credit limits on cards to the maximum with the extended credit period.
- **Prompt payments to non-card accepting suppliers**
- **Automated text and email reminders** - for all overdue payments
- **Early-payment discounts to customers** - for faster collections.
- **Round-the-clock payment processing** - to keep pace with a rapidly evolving marketplace
- **Access from multiple form factors** - web, mobile, API's, host-to-host integrations, etc.
- **High scalability** - for swift go-to-market capabilities and rapid growth
- **Real-time insights** - for agile and strategic decision-making.



Let's have a conversation

Reach out to us for a free and confidential B2B payment evaluation. Allow us to show you how you can improve your businesses-supplier and buyer experience and create revenue generating payments.

India:

sales@paymate.co.in

CEMEA:

sales@paymate.ae

APAC:

sales@paymate.sg

For more information visit

Singapore: paymate.sg

Malaysia: paymate.my



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About PayMate

PayMate is a leading B2B payments company that digitizes, automates, and streamlines business-to-business payments in supply chains. PayMate's SAAS platform provides an upgradation from traditional paper-based workflows to software-driven workloads with digital payment streams like digital invoicing and several complementary features. The company has 400,000+ customers and users in India, CEMEA and APAC.

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